

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Richard R. Harker  
Natalie J. Harker**

Case No.: 18-33015

Judge: ABA

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: 3/12/19

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BJS Initial Debtor: RRH Initial Co-Debtor NJH

### Part 1: Payment and Length of Plan

a. The debtor shall pay \$1,709.00 Monthly to the Chapter 13 Trustee, starting on December 1, 2018 for approximately 3 months, then the Debtors shall pay \$1,830.00 to the Chapter 13 Trustee starting on March 1, 2019 for approximately 1 months, then the Debtors shall pay \$1,780.00 for approximately 56 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:  
Description: Residence  
Proposed date for completion: 3/1/19

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                         | Type of Priority | Amount to be Paid |
|----------------------------------|------------------|-------------------|
| Brad J. Sadek, Esquire           | Attorney Fees    | 2,755.00          |
| Internal Revenue Service         | Income Taxes     | 58,170.74         |
| State of NJ Division of Taxation | Income Taxes     | 1,654.01          |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor     | Collateral or Type of Debt  | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|--------------|---|-----------|----------------------------|---|--|
| PHH Mortgage | 1st Mortgage on the real estate located at 37 Sandra Way, Franklinville, NJ | 0.00      | 0.00                       | 0.00                                    | Loan Modification                      |

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor                      | Collateral to be Surrendered          | Value of Surrendered Collateral | Remaining Unsecured Debt |
|-------------------------------|---------------------------------------|---------------------------------|--------------------------|
| Vidanta Timeshare<br>BB and T | Timeshare in Mexico<br>Can Am vehicle |                                 |                          |

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**Internal Revenue Service, Secured portion of claim number 2-1 in the amount of 30,837.32 shall be paid outside of the Plan.**

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

| Creditor |                                  | Total Amount to be Paid through the Plan |
|----------|----------------------------------|--|
| TD Bank  | 37 Sandra Way, Franklinville, NJ | <b>\$19,368.84 (Per Consent Order)</b>   |
| TD Bank  | 37 Sandra Way, Franklinville, NJ | <b>\$13,951.19 (Per Consent Order)</b>   |

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected,

except the following, which are assumed:

| Creditor            | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|---------------------|-----------------------------|-----------------------------|---------------------|-----------------------|
| Toyota Motor Credit | 0.00                        | Lexus ES 350                | Assume              | 539.00                |

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

### d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

### Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

|  |  |
|--|--|
| Explain below <b>why</b> the plan is being modified: | Explain below <b>how</b> the plan is being modified: |
| List Cam Am to be surrendered                        | Part 4(e)  |
| Adjust Chapter 13 Payment                            | Part 1(a)  |

☐ Yes

☐ No

### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/12/19

/s/ Richard R. Harker

Richard R. Harker

Debtor

Date: 3/12/19

/s/ Natalie J. Harker

Natalie J. Harker

Joint Debtor

Date: 3/12/19

/s/ Brad J. Sadek, Esquire

**Brad J. Sadek, Esquire**

Attorney for the Debtor(s)

United States Bankruptcy Court  
District of New Jersey

In re:  
Richard R. Harker  
Natalie J. Harker  
Debtors

Case No. 18-33015-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 1 of 2  
Total Noticed: 50

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db/jdb  
cr +Richard R. Harker, Natalie J. Harker, 37 Sandra Way, Franklinville, NJ 08322-2690  
+PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
cr +PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
517882112 +Advocare Laurel Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598  
518102131 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
517882113 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
517929607 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518015679 +Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
517882121 +Financial Recoveries, Attn: Bankruptcy, PO Box 1388, Mount Laurel, NJ 08054-7388  
517882122 +I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378  
517882125 Labcorp, P.O. Box 2240, Burlington, NC 27216-2240  
517882127 +Mercury/FTB, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064  
517882128 +Mortgage Service Center/PHH Mortgage, Attn: Bankruptcy Department, PO Box 5452,  
Mount Laurel, NJ 08054-5452  
517944054 +PHH Mortgage Corporation, One Mortgage Way Mail Stop SV01,  
Mt. Laurel, New Jersey 08054-4637  
517882129 +PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138  
518066721 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
517882130 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
517882135 +TD Bank, PO Box 16027, Lewiston, ME 04243-9513  
517995850 +TD Bank, N.A., Payment Processing PO Box 16029, Lewiston ME 04243-9507  
517903882 +TD Bank, N.A. as successor in, interest to Commerce Bank, NA.,  
c/o Schiller Knapp Lefkowitz Hertzfel, 950 New Loudon Rd, Latham, NY 12110-2100  
517882136 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52408)  
517983571 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
517882137 Virtua, P.O. Box 71451, Philadelphia, PA 19176-1451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 13 2019 23:57:41 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 13 2019 23:57:38 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517971890 E-mail/PDF: resurgentbknofications@resurgent.com Mar 14 2019 00:04:51  
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
517882114 E-mail/Text: bankruptcy@bbandt.com Mar 13 2019 23:57:05 BB&T, Attn: Bankruptcy,  
PO Box 1847, Wilson, NC 27894  
517882115 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 14 2019 00:04:36 Capital One,  
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
517944128 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 14 2019 00:05:39  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517882116 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 13 2019 23:57:17 Comenity Capital Bank/HSN,  
Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43218  
517882117 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 13 2019 23:57:17 Comenity Capital/mprc,  
Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
517882118 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 13 2019 23:57:17 Comenitybank/New York,  
Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
517882119 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 13 2019 23:57:17 Comenitybank/venus,  
Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
517882120 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 13 2019 23:57:18 Comenitycapital/ultamc,  
Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
517882123 +E-mail/Text: cio.bncmail@irs.gov Mar 13 2019 23:56:58 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
517882124 +E-mail/Text: bncnotices@becket-lee.com Mar 13 2019 23:56:44 Kohls/Capital One,  
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  
517924219 E-mail/PDF: resurgentbknofications@resurgent.com Mar 14 2019 00:04:56 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517882126 +E-mail/Text: bk@lendingclub.com Mar 13 2019 23:58:08 Lending Club,  
71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967  
517998080 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:05:44  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
517978900 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:03:45  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541



Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517998076 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 14 2019 00:03:43  
Portfolio Recovery Associates, LLC, c/o Rci Elite Rewards, POB 41067, Norfolk VA 23541

517952907 E-mail/Text: bnc-quantum@quantum3group.com Mar 13 2019 23:57:29  
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

517992856 +E-mail/Text: bncmail@w-legal.com Mar 13 2019 23:57:50 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517886520 E-mail/Text: bankruptcy@bbandt.com Mar 13 2019 23:57:34 Sheffield Financial, PO Box 1847,  
Wilson, NC 27894-1847

517883605 +E-mail/PDF: gecsedirecoverycorp.com Mar 14 2019 00:05:26 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517882131 +E-mail/PDF: gecsedirecoverycorp.com Mar 14 2019 00:04:23 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517882132 +E-mail/PDF: gecsedirecoverycorp.com Mar 14 2019 00:05:26 Synchrony Bank/Care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469

517882133 +E-mail/PDF: gecsedirecoverycorp.com Mar 14 2019 00:05:26 Synchrony Bank/QVC,  
Po Box 965018, Orlando, FL 32896-5018

517882134 E-mail/Text: bankruptcy@td.com Mar 13 2019 23:57:43 TD Bank, Attn: Bankruptcy,  
1701 Rt 70 E, Cherry Hill, NJ 08034

517992421 E-mail/Text: bankruptcy@td.com Mar 13 2019 23:57:43 TD Bank, N.A.,  
c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518078081\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Brad J. Sadek on behalf of Joint Debtor Natalie J. Harker bradsadek@gmail.com,  
bradsadek@gmail.com  
Brad J. Sadek on behalf of Debtor Richard R. Harker bradsadek@gmail.com, bradsadek@gmail.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com  
Richard James Tracy, III on behalf of Creditor TD Bank, N.A. as successor in interest to  
Commerce Bank, NA. rtracy@schillerknapp.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aight@schillerknapp.com  
Sherri Jennifer Smith on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8